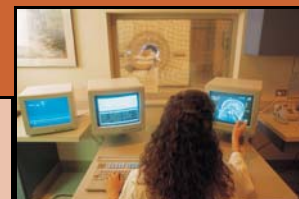


DoD NAF Health Benefits Program (HBP) Information

Issue 12 8-1-04



ID Fraud

Mouth-Body Connection

1. Mouth—Body Connection 2. ID Fraud

Have You Heard of the Mouth-Body Connection?

You've heard of the mind-body connection, but what about the *mouth-body* connection? To many people, a dental visit is only about teeth. But what goes on in the rest of your body affects your mouth, and what goes on in your mouth affects the rest of your body.

Routine dental care is not only good for your oral health, but it is also good for your *overall* health and well being. In fact, almost 90 percent of all systemic diseases, including diabetes and cardiovascular disease, are detectable in the mouth. So, early detection of dental problems not only helps to keep you healthy and productive, but it could also help uncover other medical issues in the body...*before* they become a problem.

Consider this:

- People with periodontal disease who don't seek treatment are almost twice as likely to suffer from coronary heart disease.
- Pregnant women with untreated periodontal disease are seven times more likely to experience premature delivery.

Many diseases and conditions can affect oral health. For example, people with weakened immune systems may be more susceptible to fungal and viral infections of the mouth. The immune system can be weakened by disease, or as a side effect of cancer chemotherapy drugs or drugs used to prevent rejection of transplanted organs or bone marrow.

Medications taken for other conditions also can affect the health of your mouth. Many drugs cause dry mouth, which can increase your risk for dental decay, oral yeast infections and other oral infections.

The state of one's mouth often can provide information about your overall health. Dentists can play an instrumental role in helping to diagnose many diseases and conditions that have oral effects.

Participants in the DoD NAF HBP dental plan are encouraged to visit their dentist twice a year. Coverage for routine care is covered at 100% of the reasonable and customary (R&C) limit.

If you want to avoid R&C limits on an out of network claim, choose a dentist who is in Aetna's Preferred Provider Organization (PPO) network. To find a dentist in the PPO network, go to www.aetna.com; select "doctors and hospitals," then select "DocFind Referral Directory." Follow the prompts in DocFind and select "Dental PPO" option for plan type. If you don't have access to a computer, contact Aetna Customer Service at 1-800-367-6276, the number on your ID card.

The National Health Care Anti-Fraud Association, of which Aetna is a founding member, pursues the prevention and detection of health care fraud with anti-fraud education, training, and professional interaction. The Association provides a medium for employees to share information on fraud investigations. Your employer is most concerned with fraud involving your NAF HBP medical ID card. Please take the following steps to eliminate the threat of ID fraud:

- 1) Keep your medical ID card in a safe place and never share with another person.
- 2) If your card indicates your Social Security Number, you must protect your ID card to avoid unauthorized use of the card. Someone could use your SSN to obtain medical records, prescription drugs, or tamper with your medical records.
- 3) Report any loss of your ID card to Aetna as soon as possible.
- 4) Examine your Explanation of Benefits (EOB) statement when you receive it in the mail, or when you receive your EOB statement on-line at Aetna Navigator, https://member.aetna.com/Member_Public/index.html, to verify that the services billed for you are accurate.

Aetna's Special Investigations Unit has a toll-free confidential hot line telephone number (800-338-6361) if you have questions, need information, or want to report potential fraud-related problems. The hot line is available seven days a week, 24 hours a day.